

Delores M. Wright  
Serial no. 09/768,694  
Filed 1/24/2001  
Attorney docket no. 1033.006US1

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#### REMARKS

Applicant filed an office action response on November 18, 2004, in response to the Office Action of July 1, 2004. In the response of November 18, Applicant cancelled the existing claims, and added new claims.

Applicant further filed an election on March 25, 2005, in response to the Restriction Requirement of February 25, 2005. In the election of March 25, Applicant withdraw some of the new claims, such that claims 9-15 are currently pending.

The Examiner then issued a Notice of Non-Complaint Amendment on October 7, 2005. In this Notice, the Examiner stated that Applicant did not "clearly point out the patentable novelty which he or she thinks the claims present in view of the state of the art disclosed by the references cited or the objections made." Furthermore, Applicant "must show how the amendments avoid such references or objections."

Therefore, in this response, Applicant explains why the currently pending claims 9-15, first introduced in the response of November 18 and later elected in the election of March 25, are patentable over the cited prior art of record. In particular, Applicant notes that the Examiner had relied upon a single reference, Rosen (5,557,518) in rejecting the previous claims under 35 USC 102. Therefore, Applicant concentrates on explaining why the currently pending claims are not anticipated by nor otherwise rendered unpatentable in light of Rosen.

It is noted that claim 9 is an independent claim, from which claims 10-15 ultimately depend. Applicant further notes that claim 9 is directed to a method in which there are at least two "wallet databases" – a "client-side" wallet database, and a "server-side" wallet database. Thus, where "the user wishes to use the server-side wallet database," any data from the client-side wallet database is "integrat[ed]" into the server-side wallet database, and the client-side wallet database is deleted. By comparison, where "the user wishes to use the client-side wallet database," any data from the server-side wallet database is "integrat[ed]" into the client-side wallet database, and the server-side wallet database is deleted. Therefore, the user has at least

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two choices: he or she can use a wallet database that stores various payment-oriented information and that is stored on a server, or such a database that stores such information and that is stored at a client. In either case, however, the information is integrated so that no information is lost.

Furthermore, the user may create a third type of wallet database, a "portable" wallet database. Therefore, the user is requested to insert "a portable storage medium" into the device at which the Internet is being accessed. The server-side and the client-side wallet databases are then integrated onto this portable storage medium, such that the result is a portable wallet database. Therefore, in this situation, the user is able to have a portable wallet database, which is not permanent to the server or the client. That is, the information is integrated into a portable wallet database that is stored on a portable storage medium, which the user can then take with him or her. As before, no information is lost, since all the information is integrated prior to storage on the portable storage medium.

Applicant first notes that Rosen does not teach both a client-side wallet database and a server-side wallet database that store payment-oriented information regarding a user, does not teach integration of information between two such wallet databases. For example, the Examiner has relied upon column 2, lines 12-27 of Rosen. However, this excerpt of Rosen relates to a "customer trusted agent" communicating with a "first money module" and a "merchant trusted agent" communicating with a "second money module." In this setup, "[t]he first money module transmits electronic money to the second money module." (Col. 2, ll. 22-23) Therefore, at best in Rosen, only the first money module can be considered a client-side wallet database. The second money module is not considered a server-side wallet database, because the user's electronic money (i.e., payment-oriented information of a user) is not stored at this second money module. Therefore, Rosen does not teach both a client-side wallet database and a server-side wallet database, in contradistinction to the claimed invention. Rosen further does not teach integration of two such wallet databases so that information stored over the two databases is never lost.

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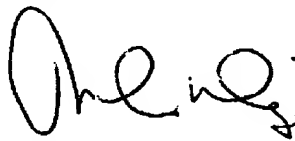
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Applicant second notes that Rosen does not teach a portable wallet database that is copied to and stored on a portable storage medium. For instance, column 2, lines 12-27 of Rosen make no mention of the "first money module," which at best corresponds to the client-side wallet database of the claimed invention, as being stored on a portable storage medium. Furthermore, there is no discussion in Rosen as to the portable wallet database having been integrated from the client-side wallet database and a server-side wallet database. Therefore, Rosen does not teach a portable wallet database stored on a portable storage medium, in addition to a client-side wallet database and a server-side wallet database. For this reason, too, Rosen does not render the claimed invention unpatentable.

Applicant thus submits that the pending claims are in condition for allowance, and so requests that the pending claims be allowed. Should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Michael Dryja, Applicants' Attorney, at 425-427-5094, so that such issues may be resolved as expeditiously as possible. For these reasons, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,



1-5-2006  
Date

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